

HOW DO DISCOUNT POINTS WORK?



DISCOUNT POINTS ARE PREPAID INTEREST

Discount points are prepaid interest which allows the borrower to obtain a lower interest rate.

1%

each point costs 1% of the amount borrowed.

EACH POINT TYPICALLY LOWERS THE INTEREST RATE CHARGED BY A QUARTER PERCENT

HOW DO POINTS AFFECT YOUR LOAN?

LOAN AMOUNT: \$300,000

Interest rates	4.75%	4.5%	4.25%	4%
Points	-1 POINT	NO POINTS	1 POINT	2 POINTS
Cost	-\$3,000	\$0	\$3,000	\$6,000
Monthly payment	\$1,564.94	\$1,520.06	\$1,475.82	\$1,432.25
Total interest	\$263,379	\$247,220	\$231,295	\$215,609
Break even	< 49 MONTHS		49 MONTHS	49 MONTHS
Interest savings after point cost	-\$13,159	\$0	\$12,925	\$25,611

BREAKING EVEN ON DISCOUNT POINTS



- Discount points lower your interest rate for the life of the loan.
- Discount points can make sense if you have a high degree of certainty you will live in the same place for at least a decade.
- If you refinance or sell your home, then you no longer benefit from discount points.

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Co-operative Finance Herbert Myrick,1912 Annual Report - Superintendent of Banks, State of New York New York (State). Banking Dept,1924 Some vols issued with Detailed statement Annual Report of the Superintendent of Banks Relative to Savings and Loan Associations New York (State). Banking Dept,1924 Abbott's Cyclopedic Digest of All the Decisions of All the Courts of New York from the Earliest Time to the Year 1900 De Witt Clinton Blashfield,George Foster Longsdorf,1902 **The Australian Jurist Reports** Victoria. Supreme Court, **Standard Daily Trade Service** ,1925

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